

## REMARKS

Applicant submits this Supplemental Response to add new claims 64-75. These new claims are patentably distinct from U.S. Patent No. 6,840,857 ("Ghela"), U.S. Patent No. 6,869,362 ("Walker"), or the combination thereof.

### Claim 64

With respect to independent claim 64, Applicant submits that Ghela does not teach "the providing the guarantee occurs such that the lottery game is established, upon receipt of the guarantee, such that players can purchase tickets to win the prize." Ghela cannot provide such a teaching because the lottery game in Ghela must be established before the insurance is provided so that a player can look at a lottery ticket, as seen in Figure 2 of Ghela, to determine whether or not to purchase insurance. Further, a guarantee may never occur in Ghela as the player in Ghela has the option of playing the lottery game without even purchasing insurance. Accordingly, Ghela does not teach the establishing of the lottery game upon receipt of the guarantee. Therefore, Applicant submits that claim 64 is allowable.

### Claims 65-70

Claims 65-70 depend from independent claim 64 and are therefore allowable for the reasons discussed with respect to claim 65.

### Claim 71

With respect to independent claim 71, Applicant submits that independent claim 71 is allowable for the same reasons as discussed with respect to independent claim 65. Therefore, Applicant submits that claim 71 is allowable.

### Claim 72

With respect to independent claim 72, Applicant submits that Ghela does not teach "the providing the guarantee occurs prior to a sale of a plurality of tickets in the lottery game." Ghela does not teach how a guarantee is provided prior to a sale of more than one ticket in a lottery game. Therefore, Applicant submits that claim 72 is allowable.

Claim 73

With respect to independent claim 73, Applicant submits that independent claim 73 is allowable for the same reasons as discussed with respect to independent claim 72. Therefore, Applicant submits that claim 73 is allowable.

Claim 74

With respect to independent claim 74, Applicant submits that Ghela does not teach “the providing the guarantee occurs such that the game of chance is established, upon receipt of the guarantee, such that players can purchase tickets to win the prize.” Ghela, Walker, nor the combination of Ghela and Walker teach the establishing of the game of chance upon receipt of the guarantee. Therefore, Applicant submits that claim 74 is allowable.

Claim 75

With respect to independent claim 75, Applicant submits that independent claim 75 is allowable for the same reasons as discussed with respect to independent claim 74. Therefore, Applicant submits that claim 75 is allowable.

Applicant has complied with all requirements made in the above-referenced communication. In view of the foregoing, it is respectfully submitted that the pending claims in the application are in condition for allowance. Allowance of the pending claims at an early date is courteously requested.

If, for any reason, the Examiner finds the application other than in condition for allowance, the Examiner is respectfully requested to call Applicant's undersigned representative, Samuel K. Simpson at (310) 496-4255 to discuss the steps necessary for placing the application in a condition for allowance.

Respectfully submitted,

PATENT INGENUITY, P.C.

A handwritten signature in dark ink, appearing to read 'SK Simpson', is written over a light blue rectangular background.

Date: November 12, 2007

By \_\_\_\_\_  
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